

SERFF Tracking Number: HNVR-125224913 State: Arkansas
 First Filing Company: Allmerica Financial Benefit Insurance Company, State Tracking Number: AR-PC-07-025362
 ...
 Company Tracking Number: CA-CW-07247-01F
 TOI: 20.0 Commerical Auto Sub-TOI: 20.0001 Business Auto
 Product Name: Commercial Automobile;Terrorism
 Project Name/Number: Commercial Automobile;Terrorism/CA-CW-07247-01F

Filing at a Glance

Companies: Allmerica Financial Benefit Insurance Company, Hanover American Insurance Company, Massachusetts Bay Insurance Company, The Hanover Insurance Company

Product Name: Commercial Automobile;Terrorism	SERFF Tr Num: HNVR-125224913	State: Arkansas
TOI: 20.0 Commerical Auto	SERFF Status: Closed	State Tr Num: AR-PC-07-025362
Sub-TOI: 20.0001 Business Auto	Co Tr Num: CA-CW-07247-01F	State Status:
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins
	Authors: Ann-Marie Blute, Sylvie Bosunga, CPCU	Disposition Date: 07/11/2007
	Date Submitted: 07/06/2007	Disposition Status: Approved
Effective Date Requested (New): 10/01/2007		Effective Date (New): 01/01/2008
Effective Date Requested (Renewal): 10/01/2007		Effective Date (Renewal): 01/01/2008

General Information

Project Name: Commercial Automobile;Terrorism	Status of Filing in Domicile:
Project Number: CA-CW-07247-01F	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 07/11/2007	
State Status Changed: 07/06/2007	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	

Effective October 1, 2007 for both new and renewal policies, we wish to file form revisions in our Commercial Automobile Program. As rules are exempt from filing requirements for this line of business, the corresponding rule filing will be maintained in our offices as a desk filing.

We wish to utilize the enclosed form CA 23 85 01 06 Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism, as found in ISO filing designation number CA-2004-OTIPF. Therefore, we also wish to withdraw the

<i>SERFF Tracking Number:</i>	<i>HNVR-125224913</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Allmerica Financial Benefit Insurance Company, State Tracking Number:</i>	<i>AR-PC-07-025362</i>	
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<i>Project Name/Number:</i>	<i>Commercial Automobie;Terrorism/CA-CW-07247-01F</i>		

terrorism forms that we currently have on file.

Please refer to the attached filing memorandum for further details.

Company and Contact

Filing Contact Information

Ann-Marie T. Blute, State Filings Consultant	Ablute@hanover.com
440 Lincoln Street	(508) 855-3234 [Phone]
Worcester, MA 01653	(508) 855-4786[FAX]

Filing Company Information

Allmerica Financial Benefit Insurance Company	CoCode: 41840	State of Domicile: Michigan
440 Lincoln Street	Group Code: 88	Company Type: Property & Casualty
Worcester, MA 01653	Group Name: The Hanover Ins Group	State ID Number:
(508) 855-1000 ext. [Phone]	FEIN Number: 23-2643430	

Hanover American Insurance Company	CoCode: 36064	State of Domicile: New Hampshire
440 Lincoln Street	Group Code: 88	Company Type: Property & Casualty
Worcester, MA 01653	Group Name: The Hanover Ins Group	State ID Number:
(508) 855-1000 ext. [Phone]	FEIN Number: 04-3063898	

Massachusetts Bay Insurance Company	CoCode: 22306	State of Domicile: New Hampshire
440 Lincoln Street	Group Code: 88	Company Type: Property & Casualty
Worcester, MA 01653	Group Name: The Hanover Ins Group	State ID Number:
(508) 855-1000 ext. [Phone]	FEIN Number: 04-2217600	

The Hanover Insurance Company	CoCode: 22292	State of Domicile: New Hampshire
440 Lincoln Street	Group Code: 88	Company Type: Property &

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Casualty

Worcester, MA 01653 Group Name: The Hanover Ins State ID Number:
Group
(508) 855-1000 ext. [Phone] FEIN Number: 13-5129825

SERFF Tracking Number: HNVR-125224913 State: Arkansas
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Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50.00 flat fee for form filing.
Per Company: No

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
0021558743	\$50.00	07/03/2007

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	07/11/2007	07/11/2007

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Change in Requested Effective Date	Note To Reviewer	Sylvie Bosunga, CPCU	09/25/2007	09/25/2007

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Product Name: Commercial Automobile;Terrorism

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Disposition

Disposition Date: 07/11/2007

Effective Date (New): 01/01/2008

Effective Date (Renewal): 01/01/2008

- Effective Date (New) changed from 10/01/2007 to 01/01/2008 and Effective Date (Renewal) changed from 10/01/2007 to 01/01/2008 by Rawlins, Llyweyia on 10/01/2007.

Status: Approved

Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
	Filing Cover Letter	Approved	Yes
Supporting Document	Filing Memorandum	Approved	Yes
Form	Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism	Approved	Yes

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Note To Reviewer

Created By:

Sylvie Bosunga, CPCU on 09/25/2007 10:59 AM

Subject:

Change in Requested Effective Date

Comments:

The following filing was approved on 07/11/2007 with an effective date of 10/01/2007. Due to systems constraints, we are requesting that you re-open the filing and amend our requested effective date to January 1, 2008. If there are any questions regarding this matter, please let me know. Thank you for your time and attention. Sylvie Bosunga

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism	CA 23 85	01 06	Endorsement/Amendment/Conditions	New	0.00	CA23850106.pdf

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM
BUSINESS AUTO PHYSICAL DAMAGE COVERAGE FORM
GARAGE COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
SINGLE INTEREST AUTOMOBILE PHYSICAL DAMAGE INSURANCE POLICY
TRUCKERS COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

A. The following definitions are added and apply under this endorsement wherever the term terrorism, or the phrase any injury, damage, loss or expense, are enclosed in quotation marks:

1. "Terrorism" means activities against persons, organizations or property of any nature:

a. That involve the following or preparation for the following:

- (1)** Use or threat of force or violence; or
- (2)** Commission or threat of a dangerous act; or
- (3)** Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and

b. When one or both of the following applies:

- (1)** The effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy; or
- (2)** It appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

2. "Any injury, damage, loss or expense" means any injury, damage, loss or expense covered under any Coverage Form or Policy to which this endorsement is applicable, and includes but is not limited to "bodily injury", "property damage", "personal injury", "personal and advertising injury", "loss", loss of use, rental reimbursement after "loss" or "covered pollution cost or expense", as may be defined under this Coverage Form, Policy or any applicable endorsement.

B. The following exclusion is added:

EXCLUSION OF TERRORISM

We will not pay for "any injury, damage, loss or expense" caused directly or indirectly by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". "Any injury, damage, loss or expense" is excluded regardless of any other cause or event that contributes concurrently or in any sequence to such injury, damage, loss or expense. **But this exclusion applies only when one or more of the following are attributed to an incident of "terrorism":**

- 1.** The "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination; or
- 2.** Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material; or

3. The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
 4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials.
- C. In the event of any incident of "terrorism" that is not subject to this Exclusion, coverage does not apply to "any injury, damage, loss or expense" that is otherwise excluded under this Coverage Form, Policy or any applicable endorsement.

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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Satisfied -Name:	Uniform Transmittal Document-Property & Casualty	Review Status:	Approved	07/11/2007
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Comments:
P & C Transmittal attached.

Attachment:
P&CTransmittal.pdf

Satisfied -Name:	Filing Cover Letter	Review Status:	Approved	07/11/2007
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Comments:
Filing cover letter is attached.

Attachment:
ARFormCoverLetter.pdf

Satisfied -Name:	Filing Memorandum	Review Status:	Approved	07/11/2007
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Comments:
Filing memo attached.

Attachment:
Auto Terrorism Filing Memorandum 20070101FORMSONLY.pdf

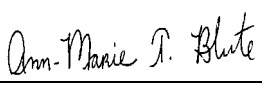
Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
g. SERFF Filing #:		
h. Subject Codes		

3. Group Name	The Hanover Insurance Group				Group NAIC #	0088
4. Company Name(s)	Domicile	NAIC #	FEIN #	State #		
Hanover Insurance Company	NH	22292	13-5129825			
Massachusetts Bay Insurance Company	NH	22306	04-2217600			
Hanover American Insurance Company	NH	36064	04-3063898			
Allmerica Financial Alliance Insurance Company	NH	10212	04-3272695			
Allmerica Financial Benefit Insurance Company	MI	41840	23-2643430			

5. Company Tracking Number	CA-CW-07247-01F
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Ann-Marie T. Blute 440 Lincoln Street Worcester MA 01653	Sr. State Filings Consultant	508-855-3234	508-855-4786	ablute@hanover.com
7. Signature of authorized filer				
8. Please print name of authorized filer	Ann-Marie T. Blute			

Filing Information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	20.0 Commercial Auto			
10. Sub-Type of Insurance (Sub-TOI)	20.0001 Business Auto			
11. State Specific Product code(s) (if applicable) [See State Specific Requirements]				
12. Company Program Title (Marketing Title)				
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> X Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)			
14. Effective Date(s) Requested	New:	10/01/2007	Renewal:	10/01/2007
15. Reference Filing?	X Yes No			
16. Reference Organization (if applicable)	ISO			
17. Reference Organization # & Title	CA-2004-OTIPF			
18. Company's Date of Filing	July 6, 2007			
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> X Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved			

Property & Casualty Transmittal Document

20.	This filing transmittal is part of Company Tracking #	CA-CW-07247-01F
21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]	

Effective October 1, 2007 for both new and renewal policies, we wish to file form revisions in our Commercial Automobile Program. As rules are exempt from filing requirements for this line of business, the corresponding rule filing will be maintained in our offices as a "desk" filing.

We wish to utilize the enclosed form CA 23 85 01 06 Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism, as found in ISO filing designation number CA-2004-OTIPF. Therefore, we also wish to withdraw the terrorism forms that we currently have on file.

Please refer to the attached filing memorandum for further details.

22.	Filing Fees (Filer must provide check # and fee amount if applicable.) [If a state requires you to show how you calculated your filing fees, place that calculation below]
<p>Check #: 0021558743 Amount: \$50.00</p> <p>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</p>	

***Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)



July 6, 2007

Honorable Julie Benafield Bowman
Commissioner of Insurance
State of Arkansas
1200 West Third Street
Little Rock, AR 72201-1904

Attn.: Ms. Lenita Blasingame

Re: Commercial Automobile
Form Filing
Hanover Insurance Company - NAIC: 088-22292
Massachusetts Bay Insurance Company - NAIC: 088-22306
Hanover American Insurance Company - NAIC: 088-36064
Allmerica Financial Alliance Insurance Company - NAIC: 088-10212
Allmerica Financial Benefit Insurance Company - NAIC: 088-41840
Filing Number: CA-CW-07247-01

Dear Ms. Blasingame:

Effective October 1, 2007 for both new and renewal policies, we wish to file form revisions in our Commercial Automobile Program. As rules are exempt from filing requirements for this line of business, the corresponding rule filing will be maintained in our offices as a "desk" filing.

We wish to utilize the enclosed form CA 23 85 01 06 Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism, as found in ISO filing designation number CA-2004-OTIPF. Therefore, we also wish to withdraw the terrorism forms that we currently have on file.

Please refer to the attached filing memorandum for further details.

If you should have any questions concerning this filing or need additional information, please feel free to contact our office. Thank you for your time and attention to this matter.

Very truly yours,

Ann-Marie T. Blute
Senior State Filings Consultant
Telephone: (508) 855-3234
Facsimile: (508) 855-4786; E-Mail: ablute@hanover.com

440 Lincoln Street ■ Worcester, MA 01653 Phone | 508 - 853 - 7200 Fax | 508 - 853 - 6332

The Hanover Insurance Company | Citizens Insurance Company of America

The Hanover Insurance Group
Filing Memorandum
Terrorism Forms and Premium
Commercial Automobile

The attached filing proposes to revise the auto terrorism forms as originally filed by the Hanover Insurance Group in response to The **Terrorism Risk Insurance Act** of 2002 (TRIA). TRIA was enacted on November 26, 2002 and established a program within the Department of the Treasury in which the Federal Government will share the risk of loss from terrorist attacks with the insurance industry. Federal participation in losses resulting from terrorist attacks will be triggered when the Secretary of the Treasury certifies an act of terrorism. Certification requires concurrence with the Secretary of State and the Attorney General of the United States that the event is an act of terrorism committed by an individual(s) acting on behalf of any foreign interest, provided the terrorist act results in aggregate losses in excess of \$5 million. With respect to insured losses resulting from a certified act of terrorism, the Federal Government will reimburse individual insurers for 90% of losses in excess of the insurer's retention, which is based on a specified percentage of the insurer's earned premium for the year preceding the loss. Insured losses covered by the program are capped at \$100 billion per year unless subsequent action of Congress changes that amount; this provision serves to limit insurers' liability for losses.

On December 22, 2005, President Bush signed into law an extension of the Terrorism Risk Insurance Act (TRIA), providing for continuation of TRIP. However, TRIP has been terminated with respect to commercial auto insurance provided under this policy. The federal government no longer participates in the payment of automobile terrorism losses and does not require insurance companies to provide automobile terrorism coverage.

Hanover has elected not to make a premium charge for auto terrorism coverage since the inception of TRIA. The federal government's termination of participation in paying auto terrorism losses will not result in any premium charge.

The purpose of this filing is to withdraw our current auto terrorism forms filings and to adopt the Post-TRIA auto terrorism forms.

Effective date:

The proposed effective date of the form changes is expected to be 10/01/2007. This date reflects anticipated system functionality that is required to process Terrorism coverage forms being in place by 07/15/2007.